

Chapter 13 Plan Summary

Debtor(s) Dwayne White SS# 444-44-2490 Net Monthly Earnings 4,897 Case No. _____
 Number of Dependents 3

Full Address 6316 Grandbrook Drive Northport, AL. 35473

I. Plan Payments:

Debtor(s) propose to pay direct a total of \$ weekly biweekly semi-monthly monthly into the plan; or
 Payroll deduction Order: To B.F. Goodrich - 5101 21st Street Tusc. AL. 35401 for
 \$ 50 weekly biweekly semi-monthly monthly

Length of plan is approximately 36 months, and the total debt to be paid through the plan is approximately \$ 7,700.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code as follows:

A. PRIORITY claims (including administrative expenses and support) [See 11 U.S.C. 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

Creditor	Type	Scheduled amount	Monthly payment
<u>None</u>			

B. Total attorney fee [paid as a 503(b) administrative expense] \$ 2400 - \$ 0 (prepaid), balance of \$ 2400 paid as follows: \$ 900 upon confirmation and then \$ 200 per month until remaining balance is paid.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total amount of debt	Amount of regular payment <input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor	Direct payments To begin: Year/Month	Arrears to Be paid by Trustee	Months Included In arrearage Amount	Proposed interest rate on Arrearage	Proposed fixed payment on Arrearage
<u>Citi Mortgage</u>	<u>123,000</u>	<u>954</u>	<u>Feb. 08</u>	<u>954</u>	<u>1</u>	<u>none</u>	<u>30</u>
<u>Citibank</u>	<u>34,000</u>	<u>298</u>	<u>Feb. 08</u>	<u>298</u>	<u>1</u>	<u>none</u>	<u>10</u>

2. Secured Debts(not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total amount of Debt	Debtor's Value	Unsecured portion	Description of collateral	Proposed interest rate	Proposed fixed payments	Fixed payments to begin
<u>None</u>								

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total amount of Debt	Amount of regular payments	Description of Collateral	Reason for Direct Payment
<u>Tusc. Teacher's C.U.</u>	<u>10,000</u>	<u>335/month</u>	<u>O' Chou. Suburban</u>	<u>Direct Pmt. equals pmt.</u>

IV. Special

Provisions: None

This is an original plan.
 This plan proposes to pay unsecured creditors 2 %.
 Debtor assumes/rejects (circle one) lease and/or executory contract with _____.
 Claims filed in excess of Debtor's estimates will be paid as filed (including appropriate fixed payment increases) unless objected to by Debtor.
 Allowed secured claims not provided in plan to receive 8% interest by fixed payment over 35 months
 Other provisions: _____

Attorney for Debtor Name/Address/Telephone# Dated: 1/22/08
 Camron Law
 2330 University Boulevard, Ste. 314
 Tuscaloosa, AL 35405
 Telephone # (205)349-2455

/s/ Dwayne White
 Signature of Debtor Dwayne White
 Signature of Debtor _____